

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Michael J. Melton</b>         | Social Security number or ITIN | <b>xxx-xx-8355</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | ____-              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>Eastern District of Virginia</b> |                                  |                                |                    |
| Case number: <b>15-33650-KRH</b>                                   |                                  |                                |                    |

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Melton

May 25, 2016

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Michael J. Melton  
 Debtor

Case No. 15-33650-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: baumgartn  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: May 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2016.

db +Michael J. Melton, 3401 Baymeadows Way, Apt. 312, Richmond, VA 23233-1294  
 aty +Vogel & Cromwell, L.L.C., 8550 Mayland Drive, Suite 204, Richmond, VA 23294-4755  
 acc George Ellis Redford, IV, P.C., 2573 Homeview Drive, Richmond, VA 23294-1700  
 intp +HAMA II LLC, c/o W. R. Baldwin, III (VSB #16988), 5600 Grove Ave, Richmond, VA 23226-2102  
 cr +Wells Fargo Bank, N.A., 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174  
 12979130 +AT & T, P.O. Box 10330, Fort Wayne, IN 46851-0330  
 12979129 +Adam Wener, 7401 Count Fleet Drive, Midlothian, VA 23112-6401  
 12979132 +Benard Meyer, JR, 5241 Monument Ave, 2A, Richmond, VA 23226-1427  
 12979135 +Crossridge Ventures, LLC, 10160 Staples Mill Road, Glen Allen, VA 23060-3447  
 12979137 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0001)  
 12979138 +HAMA LLC Operations Agreement, 5241 Monument Avenue, #2A, Richmond, VA 23226-1427  
 12979139 +Hampton Roads Bankshares, 112 Corporate Drive, Elizabeth City, NC 27909-7027  
 12979142 +Larry Giannasi, PO Box 1555, Mechanicsville, VA 23116-0001  
 12979144 +R Andrew Kestner, 10160 Staples Mill Road, Suite, Glen Allen, VA 23060-3447  
 12979146 +SONA Bank, 6830 Old Dominion Drive, Mc Lean, VA 22101-6035  
 12979145 +Shapiro & Burson, 10021 Balls Ford Road, Suite 200, Manassas, VA 20109-2666  
 13145087 +The Bank of Hampton Roads, ATTN: Jacqueline Byers, 641 Lynnhaven Parkway,  
 Virginia Beach, VA 23452-7307  
 12979149 +Village Bank, 13531 Midlothian T, Midlothian, VA 23113-4261  
 12979151 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701-0000)  
 12979152 +William Wood, 605 Cross Ridge Lane, Manakin Sabot, VA 23103-3158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QSHSHAIA.COM May 26 2016 01:43:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704

13026025 +E-mail/Text: bankruptcy@bbandt.com May 26 2016 01:49:37 BB&T, Bankruptcy Section,  
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847  
 12979131 +EDI: TSYS2.COM May 26 2016 01:43:00 Barclays Bank Delaware, Attn: Bankruptcy,  
 P.O. Box 8801, Wilmington, DE 19899-8801  
 12979133 +E-mail/Text: bankruptcy@bbandt.com May 26 2016 01:49:37 Branch B&t, Po Box 2306,  
 Wilson, NC 27894-2306  
 12979134 +EDI: TSYS2.COM May 26 2016 01:43:00 Card Services, P.O. Box 13337,  
 Philadelphia, PA 19101-3337  
 12979136 EDI: DIRECTV.COM May 26 2016 01:43:00 Direct TV, PO Box 6550, Englewood, CO 80155-0000  
 12979140 +E-mail/Text: BankruptcyNotices@hughes.com May 26 2016 01:49:28 Hughes Net, PO Box 96874,  
 Chicago, IL 60693-6874  
 12979141 EDI: IRS.COM May 26 2016 01:43:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 12979143 +E-mail/Text: bankruptcy@onlineis.com May 26 2016 01:50:07 Online Collections, Po Box 1489,  
 Winterville, NC 28590-1489  
 13077001 +E-mail/Text: bncmail@w-legal.com May 26 2016 01:49:53 USAA SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 12979147 +EDI: USAA.COM May 26 2016 01:43:00 Usaa Savings Bank, 10750 Mc Dermott,  
 San Antonio, TX 78288-1600  
 12979148 +EDI: VERIZONCOMB.COM May 26 2016 01:43:00 Verizon, PO Box 660720, Dallas, TX 75266-0720  
 12979150 +EDI: WFFC.COM May 26 2016 01:43:00 Wells Fargo Bank N A, Po Box 31557,  
 Billings, MT 59107-1557

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive,  
 Richmond, VA 23294-4704

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: baumgartn  
Form ID: 318

Page 2 of 2  
Total Noticed: 33

Date Rcvd: May 25, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2016

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2016 at the address(es) listed below:

Christian K. Vogel on behalf of Trustee Harry Shaia, Jr kvogel@vogelandcromwell.com  
David Edward Noll on behalf of Debtor Michael J. Melton dnoll@cravensnoll.com,  
cravensbank@aol.com;donnam@cravensnoll.com;Bankruptcy@cravensnoll.com;tdzen@cravensnoll.com;astan  
ley@cravensnoll.com;allan@cravensnoll.com;dsmith@cravensnoll.com  
Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
Harry Shaia, Jr on behalf of Trustee Harry Shaia, Jr harryshaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
James R. Meizanis on behalf of Creditor Wells Fargo Bank, N.A. VABecf@logs.com  
Judy A. Robbins, 11 USTPRegion04.RH.ECF@usdoj.gov  
Shannon Pecoraro on behalf of U.S. Trustee Judy A. Robbins, 11 Shannon.pecoraro@usdoj.gov,  
june.e.turner@usdoj.gov;Theresa.Mack@usdoj.gov  
William R. Baldwin, III on behalf of Interested Party HAMA II LLC billbaldwin@comcast.net,  
billbaldwin@mthblaw.com

TOTAL: 8